

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

KAREN LEE GOLIK

Debtor(s)

Case No. 19-24312GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/03/2019.
- 2) The plan was confirmed on 03/16/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/21/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 25.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$65,562.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$14,300.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$14,300.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,070.90
Court Costs	\$0.00
Trustee Expenses & Compensation	\$834.30
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,905.20

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CARE CREDIT	Unsecured	1,000.00	NA	NA	0.00	0.00
CLIENT SERVICES	Unsecured	1,408.98	NA	NA	0.00	0.00
COMCAST	Unsecured	330.96	172.35	172.35	0.00	0.00
DERRY TOWNSHIP MUNICIPAL AUTI	Unsecured	511.38	NA	NA	0.00	0.00
DERRY TOWNSHIP MUNICIPAL AUTI	Unsecured	108.82	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,439.00	5,439.65	5,439.65	0.00	0.00
ENHANCED RECOVERY COMPANY	Unsecured	272.65	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK*	Unsecured	915.00	NA	NA	0.00	0.00
HIGHMARK/BLUE CROSS-SHIELD	Unsecured	254.10	NA	NA	0.00	0.00
NAVIENT	Unsecured	9,029.00	NA	NA	0.00	0.00
NAVIENT	Unsecured	6,709.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	2,341.45	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,409.00	1,408.98	1,408.98	0.00	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	1,908.00	1,988.72	1,988.72	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SEC	Unsecured	996.96	996.96	996.96	0.00	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	158,414.98	180,887.83	0.00	6,197.30	0.00
REVERSE MORTGAGE SOLUTIONS	Secured	NA	0.00	0.00	5,197.50	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	273.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	782.34	NA	NA	0.00	0.00
WASTE MANAGEMENT* (PMT)	Unsecured	135.74	NA	NA	0.00	0.00
WEST PENN POWER*	Unsecured	197.29	385.12	385.12	0.00	0.00
WESTMORELAND COUNTY TAX CL	Secured	3,808.73	NA	3,808.73	0.00	0.00
WILLIAM SNYDER FUNERAL HOME	Unsecured	345.34	NA	NA	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	0.00	2,873.60	0.00	0.00	0.00
WILMINGTON SAVINGS FUND SOCIE	Secured	61,374.00	61,500.99	0.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$11,394.80	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$3,808.73	\$0.00	\$0.00
TOTAL SECURED:	\$3,808.73	\$11,394.80	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,391.78	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$2,905.20</u>	
Disbursements to Creditors	<u>\$11,394.80</u>	
TOTAL DISBURSEMENTS :		<u>\$14,300.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.